

CLAIMS

1-29 (Cancelled)

30. (Currently Amended) A method for directing an automatic communication concerning a business transaction to a recipient, said method including the steps of:

storing business transaction data relating to the recipient in a data store;

examining the stored data to determine if a communication is to be provided to the recipient;

if a communication is to be provided to the recipient, extracting stored business transaction data relating to the recipient from the data store;

generating a communication with the stored data; and sending the message to the recipient;

wherein the step of generating a communication comprises the steps of:

reading a response template which contains data definitions and conditional criteria relating to the business transaction;

applying said criteria to the data definitions and to the stored data whereby to compose the communication by selecting text and data defining terms and conditions of the business transaction in response to the criteria; and

wherein the conditional criterion in the response template automatically activates alternative selections of text and data which change the transaction according to whether the criterion is met or whether the criterion is not met.

31. (Previously presented) A method according to claim 30 wherein the data definitions point to one of data in the stored data and alternative fixed text items within the response template, and said one of data and alternative fixed text items within the response template so pointed to is included in the selected text and data.

32. (Previously presented) A method according to claim 31 including the steps of:

selecting, in response to the stored data, at least one medium from among a plurality of selectable media for providing the communication to the individual;

composing the communication in a form suitable for use on said at least one selected medium; and
employing said at least one selected medium to send the communication.

33. (Previously presented) A method according to claim 32 wherein the step of composing the communication in a form suitable for use on a selected medium includes the step of applying a conditional criterion in the response template to the stored data in order to determine the medium.

34. (Previously presented) A method according to claim 33 wherein the response template includes a layout template which is used according to the selected medium.

35. (Previously presented) A method according to claim 34 wherein the layout template defines at least one place holder for content for the specific corresponding medium.

36. (Previously presented) A method according to claim 35 wherein said step of storing data relating to the recipient includes the step of accepting data from at least one of: the Internet; a digital data transmission medium; telephonic text messages; telephonic voice messages; printed matter; other data files; and record data files.

37. (Previously presented) A method according to claim 36 wherein the conditional criteria in the response template include a criterion for determining the language of the communication, and the communication is composed accordingly in a selectable one of a plurality of languages, the particular one of the plurality of languages being selected in response to the extracted stored data relating to the recipient.

38. (Previously presented) A method according to claim 37 including the step of using at least one element of the address of the recipient to determine the selected language, said at least one element being selected from at least one of: the country of the recipient; the state of the recipient; the region of the recipient; the city of the recipient; the postal code of the recipient; and the family name of the recipient.

39. (Previously presented) A method according to claim 38 wherein the conditional criteria in the response template include a criterion for determining the idiom of the communication, and the communication is composed accordingly in one of a plurality of idioms, the particular idiom being selected in response to the extracted stored data relating to the recipient.

40. (Previously presented) A method according to claim 39 wherein the conditional criteria in the response template include a criterion for determining a form of the communication suitable for use in a selectable one of a plurality of jurisdictions, the particular one of the plurality of jurisdictions being selected in response to the extracted stored data relating to the recipient.

41. (Previously presented) A method according to claim 40 including the step of using at least one element of the address of the recipient to determine the selected jurisdiction, said at least one element being selected from at least one of: the country of the recipient; the state of the recipient; the region of the recipient; the city of the recipient; and the postal code of the recipient.

42. (Previously presented) A method according to claim 30 including the steps of:
selecting, in response to the stored data, at least one medium from among a plurality of selectable media for providing the communication to the individual;
composing the communication in a form suitable for use on said at least one selected medium; and
employing said at least one selected medium to send the communication.

43. (Previously presented) A method according to claim 42 wherein the step of composing the communication in a form suitable for use on a selected medium includes the step of applying a conditional criterion in the response template to the stored data in order to determine the medium.

44. (Previously presented) A method according to claim 43 wherein the response template includes a layout template which is used according to the selected medium.

45. (Previously presented) A method according to claim 44 wherein the layout template defines at least one place holder for content for the specific corresponding medium.

46. (Currently amended) A system for directing an automatic communication concerning a business transaction to a recipient, said system comprising:

- a data store for storing business transaction data relating to the recipient;
- examination means for examining the stored data to determine if a communication is to be provided to the recipient;

- data extraction means for extracting stored business transaction data relating to the recipient from said data store when said examination means determines that a communication is to be provided to the recipient,

- communication generating means, operable to generate a communication in response to the stored data; and

- message transmitting means, operable to send the message to the recipient;

wherein the communication generating means comprises a response template which contains data definitions and conditional criteria relating to the business transaction, and the communication generating means operates to read the response template and apply said criteria to the data definitions and the stored data whereby to compose the communication by selecting text and data defining terms and conditions of the business transaction in response to the criteria and

- wherein the conditional criterion in the response template automatically activates alternative selections of text and data which change the transaction according to whether the criterion is met or whether the criterion is not met.

47. (Previously presented) A system according to claim 46 wherein the data definitions point to one of data in the stored data and alternative fixed text items within the response template, and said one of data in the stored data and alternative fixed text items within the response template so pointed to is included in the selected text and

data.

48. (Previously presented) A system according to claim 47 wherein said communication generating means selects, in response to the stored data, at least one medium from among a plurality of selectable media for providing the communication to the individual and to compose the communication in a form suitable for use on said at least one selected medium; and wherein said message transmitting means operates to employ the selected media to send the message.

49. (Previously presented) A system according to claim 48 comprising a conditional criterion in the response template which can be applied to the stored data in order to determine the medium to be selected.

50. (Previously presented) A system according to claim 49 wherein the response template includes a layout template adapted to be used according to the selected medium.

51. (Previously presented) A system according to claim 50 wherein the layout template defines at least one place holder for content for the specific corresponding medium.

52. (Previously presented) A system according to claim 51 wherein said data relating to the recipient includes data from at least one of: the Internet; a digital data transmission medium; telephonic text messages; telephonic voice messages; printed matter; other data files; and record data files.

53. (Previously presented) A system according to claim 52 wherein said response template includes a criterion for determining the language of the communication, and the composition means composes the communication in a selectable one of a plurality of languages, the particular one of the plurality of languages being selected in response to the extracted stored data relating to the recipient.

54. (Previously presented) A system according to claim 53 wherein said communication generating means is responsive to at least one element of the address of the recipient to determine the selected language.

55. (Previously presented) A system according to claim 54 wherein said response template includes a criterion for determining the idiom of the communication, and the communication generating means selects one of the plurality of idioms for the communication, the particular idiom being selected in response to the extracted stored data relating to the recipient.

56. (Previously presented) A system according to claim 55 wherein said response template includes a criterion for determining the jurisdiction of the communication, and said communication generation means is operable to compose the communication in a form suitable for use in selectable one of plurality of jurisdictions, the particular one of the plurality of jurisdictions being selected in response to the extracted stored data relating to the recipient.

57. (Previously presented) A system according to claim 56 wherein said communication generating means operates to employ at least one element of the address of the recipient to determine the selected jurisdiction.

58. (Previously presented) A system according to claim 46 wherein said communication generating means selects, in response to the stored data, at least one medium from among a plurality of selectable media for providing the communication to the individual and to compose the communication in a form suitable for use on said at least one selected medium; and wherein said message transmitting means operates to employ the selected media to send the message.